



METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A.

DOCMAGIC PROGRAM DESCRIPTION	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
C10F	CONFORMING GENERIC 10 YR FIXED	US3200.NOT				
C15F	CONFORMING GENERIC 15 YR FIXED	US3200.NOT				
C20F	CONFORMING GENERIC 20 YR FIXED	US3200.NOT				
C25F	CONFORMING GENERIC 25 YR FIXED	US3200.NOT				
C30F	CONFORMING GENERIC 30 YR FIXED	US3200.NOT				
C40F	CONFORMING GENERIC 40 YR FIXED	US3200.NOT				
CJ30	CONFORMING PLUS 30 YR FIXED	US3200.NOT				
C7YB	CONFORMING GENERIC 7 YR BALLOON	US3260.NOT US3266.NOT US3180.RID				
F93L	MY COMMUNITY 97 (<=97% LTV) 30YR FIXED W/ 10YR IO LPMI	US3271.NOT BAFC.MSC				120
F93N	MY COMMUNITY 97 (<=97% LTV) 30YR FIXED W/ 10YR IO	USFHAA.NTE FHA.RDR D51FHA.FT				
F94L	MY COMMUNITY 97 (<=97% LTV) 40YR FIXED W/ 10YR IO LPMI	US3271.NOT BAFC.MSC				
F94N	MY COMMUNITY 97 (<=97% LTV) 40YR FIXED W/ 10YR IO	US3271.NOT BAFC.MSC				
FC94	MY COMMUNITY 97 (<=97% LTV) 40 YEAR FIXED FULLY AMORTIZED	US3200.NOT BAFC.MSC				
FC97	MY COMMUNITY 97 (<=97% LTV) 30 YEAR FIXED FULLY AMORTIZED	US3200.NOT BAFC.MSC				
FCL3	MY COMMUNITY 97 (<=97% LTV) 30 YEAR FIXED FULLY AMORTIZED W/LPMI	US3200.NOT BAFC.MSC				



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FCL4	MY COMMUNITY 97 (<=97% LTV) 40 YEAR FIXED FULLY AMORTIZED W/LPMI	US3200.NOT BAFC.MSC				
FNF3	CONFORMING GENERIC 30 YR FIXED INTEREST ONLY	US3271.NOT				120.00
FNI3	CONFORMING GENERIC 30 YR FIXED WITH ABATEMENT	US3200.NOT				
FX30	FLEX 97 30 YEAR FIXED HIGHER PRICED ADJUSTMENT (W/25% MI)	US3200.NOT				
FX3L	FLEX 97 30 YEAR FIXED LOWER PRICED ADJUSTMENT (W/35% MI)	US3200.NOT				
HCRN	CONFORMING GENERIC DU REFI PLUS 30YR FIXED WITHOUT MI	US3200.NOT				
HP9F	HOME POSSIBLE 97 (>97% LTV) 30 YEAR FIXED	US3200.NOT				
LP35	CONFORMING GENERIC 30 YR FIXED LPMI THROUGH MGIC	US3200.NOT				
LP37	CONFORMING GENERIC 30 YR FIXED LPMI FLEX 97 THROUGH MGIC	US3200.NOT				
LP3N	CONFORMING GENERIC 30 YR FIXED INTEREST ONLY LPMI THROUGH MGIC	US3271.NOT				
LT15	CONFORMING JUMBO 15 YR FIXED	US3200.NOT				
LTD3	CONFORMING JUMBO 30 YR FIXED	US3200.NOT				
F15F	FHA 15 YEAR FIXED	USFHA.NTE				
F20F	FHA 20 YEAR FIXED	USFHA.NTE				
F25F	FHA 25 YEAR FIXED	USFHA.NTE				
F30F	FHA 30 YEAR FIXED	USFHA.NTE				
F3DP	FHA 30 YEAR FIXED WITH SELLER FUNDED DPA	USFHA.NTE				
F5DP	FHA 15 YEAR FIXED WITH SELLER FUNDED DPA	USFHA.NTE				
LTDF	FHA JUMBO 30 YR FIXED WITHOUT TEMPORARY BUYDOWN	USFHA.NTE				
FFIA	FHA 3-6 MONTH INTEREST ABATEMENT 15 OR 30 YR FIXED	USFHA.NTE				
RE15	FHA REO 15 YR FIXED 203(B)	USFHA.NTE				
RE30	FHA REO 30 YR FIXED 203(B)	USFHA.NTE				
V15F	VA 15YR FIXED	USFN.VA VAPR.RDR				
V20F	VA 20YR FIXED	USFN.VA VAPR.RDR				
V25F	VA 25YR FIXED	USFN.VA VAPR.RDR				



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V30F	VA 30YR FIXED	USFN.VA VAPR.RDR				
VFIA	VA 3-6 MONTH INTEREST ABATEMENT 15 OR 30 YR FIXED	USFN.VA VAPR.RDR				
ARM PROGRAMS						
C5LA	CONFORMING GENERIC 5/1 LIBOR ARM WITH ABATEMENT	US3528U.NOT US3187U.RID D51L.FT	5%	2%	5%	
C5LN	CONFORMING JUMBO 5/1 LIBOR ARM WITH 10YR IO	US3535.NOT US3153.RID D51LIO.FT	5%	2%	5%	120
C7LN	CONFORMING GENERIC 7/1 LIBOR ARM WITH 10YR IO	US3535U.NOT US3153U.RID D71LIO.FT	5%	2%	5%	120
CFLN	CONFORMING GENERIC 5/1 LIBOR ARM WITH 10YR IO	US3535U.NOT US3153U.RID D51LIO.FT	5%	2%	5%	120
CG1L	CONFORMING GENERIC 1YR LIBOR ARM	US3526U.NOT US3189U.RID D1L.FT	2%	2%	6%	
CG3L	CONFORMING GENERIC 3/1 LIBOR ARM	US3526U.NOT US3189U.RID D31L.FT	2%	2%	6%	
CG5L	CONFORMING JUMBO 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D51L2.FT	5%	2%	5%	
CG7L	CONFORMING GENERIC 7/1 LIBOR ARM	US3528U.NOT US3187U.RID D71L.FT	5%	2%	5%	
CGFL	CONFORMING GENERIC 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D51L.FT	5%	2%	5%	



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CGTL	CONFORMING GENERIC 10/1 LIBOR ARM	US3528U.NOT US3187U.RID D101L.FT	5%	2%	5%	
CTLN	CONFORMING GENERIC 10/1 LIBOR ARM WITH 10YR IO	US3530U.NOT US3187U.RID D101LIO.FT	5%	2%	5%	120
F200	FHA 1YR T-BILL WITH 2.00 MARGIN	USFHAA.NTE FHAA.RDR D1FHA.FT	1%	1%	5%	
F225	FHA 1YR T-BILL WITH 2.25 MARGIN	USFHAA.NTE FHAA.RDR D1FHA2.FT	1%	1%	5%	
F325	FHA 3/1 T-BILL WITH 2.25 MARGIN	USFHAA.NTE FHAA.RDR D31FHA2.FT	1%	1%	5%	
FA25	FHA 5/1 T-BILL WITH 2.25 MARGIN	USFHAA.NTE FHA.RDR D51FHA.FT	2%	2%	6%	
FA3D	FHA 3/1 T-BILL WITH 2.25 MARGIN WITH SELLER FUNDED DPA	USFHAA.NTE FHAA.RDR D31FHA2.FT	1%	1%	5%	
FAD5	FHA 5/1 T-BILL WITH 2.25 MARGIN WITH SELLER FUNDED DPA	USFHAA.NTE FHA.RDR D51FHA.FT	2.00%	2.00%	6%	
FADP	FHA 1YR T-BILL WITH 2.25 MARGIN WITH SELLER FUNDED DPA	USFHAA.NTE FHAA.RDR D1FHA2.FT	1%	1%	5%	
FH32	FHA 3/1 T-BILL WITH 2.00 MARGIN	USFHAA.NTE FHAA.RDR D31FHA.FT	1%	1%	5%	
M5LN	MY COMMUNITY 97 (<= 97%LTV) 5/1 LIBOR ARM W/ 10YR IO (2/2/5)	US3535U.NOT US3153U.RID D51IOMC.FT	2%	2%	5%	120.00



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MC5L	MY COMMUNITY 97 (<= 97%LTV) 5/1 LIBOR ARM (2/2/5)	US3522U.NOT US3182U.RID D51MC.FT	2%	2%	5%	
MC7L	MY COMMUNITY 97 (<= 97%LTV) 7/1 LIBOR ARM (5/2/5)	US3528U.NOT US3187U.RID D71MC.FT	5%	2%	5%	
MCTL	MY COMMUNITY 97 (<= 97%LTV) 10/1 LIBOR ARM (5/2/5)	US3528U.NOT US3187U.RID D71MC.FT	5%	2%	5%	
V200	VA 3/1 TRESURY ARM W/ 2.00 MARGIN	US3501.VA US3108.VA D31VA.FT	1%	1%	5%	
V225	VA 3/1 TRESURY ARM W/ 2.25 MARGIN	US3501.VA US3108.VA D31VA.FT	1%	1%	5%	
VA20	VA 1YR TRESURY ARM W/ 2.00 MARGIN	US3501.VA US3108.VA D1VA.FT	1%	1%	5%	
VA25	VA 1YR TRESURY ARM W/ 2.00 MARGIN	US3501.VA US3108.VA D1VA.FT	1%	1%	5%	